

Amendments to the Specification:

Please replace the paragraph appearing at page 3, lines 13-19 with the following amended paragraph:

Accordingly, there is a need in industry ~~for a means to~~ permit paper documents to be converted into electronic format while also retaining the relevant index data information. Further, it is desirable that this electronic format ~~must act~~ as a standardized "container" for delivering information, such as documents, data and images via email, the Internet, on disk, or on CD, or in any other electronic form. The standardized container ideally would, among other functions, ~~must also be able to~~ reproduce a copy of the original document that was converted. This standardized container ~~must be able~~ would further be adaptable ~~to easily adapt to~~ a changing business environment where the source of the initial content may predominantly be paper documents to where as the industry shifts to more electronic content will still provide similar benefits. The standardized container ~~must would~~ also provide information about its contents, commonly known as "meta-data." This meta-data ~~must would~~ be provided in a ~~specific and consistent~~ manner that facilitates the development of browser applications as well as automation. Therefore, the standardized container ~~must would~~ support any spectrum of content and present ~~it that content~~ to a user or system in a ~~consistent~~ fashion ~~to that~~ promotes its use and automation. Further a system using this container would ~~need to~~ include delivery methods for supplying both customers and business partners with instant information that is needed. In other words, a delivery object that supports both ad hoc support requests for information as well as large volume transactions is needed.

Please replace the paragraph appearing at page 14, lines 1-9 with the following amended paragraph:

In accordance with one embodiment, the system of the present invention is XML

based, but with specific rules for creation of the electronic containers, thus allowing the containers to be disassembled for simple extraction of its contents. By using specific rules for the creation of the present invention document delivery system, applications may be developed to interact with the system, such as standard viewers. ~~Of key~~According to an embodiment of the present invention importance is the fact that applications may be developed to allow automated processing of delivered documents on a large scale, such as importing the information contained within the delivery system into other systems such as data, imaging and workflow systems.

Please replace the paragraph appearing at page 15, lines 3-7 with the following amended paragraph:

~~A very important aspect~~In an embodiment of the present invention, -of the document delivery system of the present invention is that the contents of the document delivery system remain in their original format. A Word® document remains as a Word® document, thereby allowing such documents to be used by the recipient in their native mode. An image remains an image, and an Excel® spreadsheet remains a spreadsheet

Please replace the paragraph appearing at page 15, line 11-22 with the following amended paragraph:

~~Another significant advantage of~~In an embodiment of the present invention, the document delivery system of the present invention is that all components of the business transaction are kept together. Today, businesses are forced to deal with and accept information that is split into different pieces that cannot be easily kept together. For example, some information may be provided on a disk that contains a database. Other information is provided in a stack of paper and even other information provided on disk such as Word, Excel or EDI files. The document delivery system of the present invention

simplifies this process significantly as all of these individual components may be contained within a single package, thereby providing ALL the information within a single container. By "gluing" all of the elements together, the components will not be split up and lost and will always be available. Therefore, for example, a single package of the document delivery system of the present invention can easily contain a complete loan file, legal case file or patient file.

Please replace the paragraph appearing at page 3, lines 13-19 with the following amended paragraph:

Please replace the paragraph appearing at page 19, line 11 through page 20, line 2 with the following amended paragraph:

The electronic container - The second component of the system is a standardized electronic container Virtual Package ("Virpack"), which is an electronic file that may be used to store any type of object such as an image, document, database, or any computer generated file including word processing, database, EDI or any other type of file. It may also be construed to be a stand-alone workflow envelope or container. ~~An important~~In an embodiment of the present invention, feature of a VirPack is that documents stored within the VirPack are retained in the original format in which they are created. Therefore, the recipient of a VirPack can manipulate an object contained within a VirPack using the same application (such as MS-Word) that the sender used to create the object. If the user so desires, applications may however, be created to convert documents into other formats such as converting a MS-Word document into an Adobe Acrobat (PDF file) prior to the document being added to the VirPack. Further, specific (unlimited) index information may be created and stored that is specifically associated with a particular object.

Please replace the paragraph appearing at page 20, lines 9-23 with the following amended paragraph:

The contents of a VirPack may be either unstructured or structured. Therefore, based on user requirements, the VirPack content or structure may be designed to meet specific needs. For a structured a-VirPack, which are more easily automated, the concept of Templates is employed. A Template can define the contents of a particular VirPack. Not only the placement of the document (hierarchy) may be specified, but index information for each object as well. Further, a VirPack can contain additional index information unique to the overall package. For example, a VirPack may be defined to list and contain particular documents for a loan, as in a mortgage application. Each document may also be placed into a subfolder to meet specific grouping needs. All of the legal documents may be placed in a Legal Subfolder, Title Policy documents in a Title Subfolder, etc. The number and construct of the hierarchy is unlimited and only constrained by the practical size of the overall VirPack. However, as technology and delivery methods improve, the overall typically acceptable size of a VirPack will grow.

Please replace the paragraph appearing at page 24, line 12 through page 25, line 14 with the following amended paragraph:

c) VirPackPrep/VirPackViewer – As XWPL provides a standard set of rules in which to create machine-readable symbols and VirPack, any number of applications may be created using these rules as a guideline. Therefore, as part of the present invention, a number of applications have been developed to provide end-user interaction for the creation, manipulation and delivery of VirPack. A component of the overall VirPack system is the VirPackViewer and VirPackPrep. The basic distinction between VirPackPrep and VirPackViewer is their capability to manipulate VirPack. Depending upon the security levels implemented within the VirPack itself, the user may in the case of VirPackViewer or VirPackPrep, be required to install a decryption component to view

the VirPack. Additionally, the security levels implemented on each component within the VirPack will be enforced. In either case, if the necessary security protocols are installed, the user may select a VirPack to open. The user will then be presented with a directory listing of the contents of the VirPack in a hierarchical fashion. The user may then select individual objects within the VirPack to interact with. The user may or may not be permitted to view, edit, print or extract individual objects, documents or index elements, based on security protocols. If the user selects an object for viewing, the application will determine the necessary application required to render the object (typically using the MS-Windows operating system relationship) and launch the application. In other cases, an internal rendering tool may be incorporated within either VirPackViewer or VirPackPrep to limit the user to only viewing or printing the object. In the event that index information or other components are edited, the user will be prompted to save their changes prior to ~~existing-exiting~~ the application. In addition, the user may save changes as the user manipulates the VirPack.

Please replace the paragraph appearing at page 31, lines 4-9 with the following amended paragraph:

c. A user may desire to accumulate VirPacks as a means to automate, to provide improved centralized storage of electronic information, a means to eliminate paper or for ~~of other reasons. The user could then delivery to an intermediate part~~ deliver a partially completed VirPack to be accumulated and stored on removable media such as CD-ROM. At the end of a given period of time, or on a scheduled basis, this media containing the VirPack could be delivered to the customer for their use. In such an environment, an application, such as but not limited to, the Process Manager could receive and process VirPack for Storage on removable or other media. This example is demonstrated by the VirPackCD system.